

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PAMELA J. BREWER

Debtor(s)

Case No. 13-25237JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2013.
- 2) The plan was confirmed on 01/28/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/01/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/04/2019.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,621.00.
- 10) Amount of unsecured claims discharged without payment: \$82,569.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$166,093.00  
Less amount refunded to debtor \$4,785.75

**NET RECEIPTS: \$161,307.25**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,584.32  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,984.32**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	596.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	577.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,979.36	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,316.17	1,316.17	1,316.17	429.31	0.00
CAPITAL ONE(*)	Unsecured	1,619.84	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,125.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,602.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,247.00	NA	NA	0.00	0.00
CENTRAL TAX BUREAU++	Unsecured	500.00	NA	NA	0.00	0.00
CITIFINANCIAL (RE*)++	Unsecured	13,000.00	NA	NA	0.00	0.00
CREDIT SOLUTIONS CORP++	Unsecured	975.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	215,000.00	213,374.29	0.00	87,162.77	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	61,425.77	61,425.77	61,425.77	0.00
DEUTSCHE BANK NTC	Unsecured	560.00	209.34	209.34	68.28	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	10,691.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	10,690.76	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	590.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	578.00	NA	NA	0.00	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	2,788.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	5,850.87	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	3,735.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	1,015.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,163.62	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC*	Unsecured	436.00	411.84	0.00	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC*	Unsecured	NA	466.99	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	7,576.68	NA	NA	0.00	0.00
KEYSTONE MUNIC COLLECTIONS**	Unsecured	730.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,382.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - GAI	Unsecured	2,180.41	2,180.41	2,180.41	711.21	0.00
RAC TRUST	Unsecured	2,000.00	1,901.64	1,901.64	620.28	0.00
STATE FARM BANK	Unsecured	2,775.48	2,775.48	2,775.48	905.31	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TATE & KIRLIN ASSOC++	Unsecured	2,182.00	NA	NA	0.00	0.00
VICTORIA'S SECRET	Unsecured	1,727.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$87,162.77	\$0.00
Mortgage Arrearage	\$61,425.77	\$61,425.77	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$61,425.77</b>	<b>\$148,588.54</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,383.04</b>	<b>\$2,734.39</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,984.32</u>	
Disbursements to Creditors	<u>\$151,322.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$161,307.25</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.